Case 23-10882-pmm Entered 09/23/23 00:33:36 Desc Imaged Doc 36 Filed 09/22/23 Certificate of Notice Page 1 of 5

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 23-10882-pmm

Wilfredo Andujar, Jr. Chapter 13

Haley Rose Shermer Debtors

CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 3 Date Rcvd: Sep 20, 2023 Form ID: 309I Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol **Definition**

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 22, 2023:

Recip ID **Recipient Name and Address**

+ Wilfredo Andujar, Jr., Haley Rose Shermer, 47 Colonial Circle, Aston, PA 19014-1759 db/jdb

14768793 + Wilfredo Andujar Ramos, 4419 Houston Street, Brookhaven, PA 19015-1758

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID aty	Notice Type: Email Address Email/Text: Theladyphillips@gmail.com	Date/Time	Recipient Name and Address
uty	Zinas roki. Hokaspininpsegnanoon	Sep 20 2023 23:41:00	MARCIA Y. PHILLIPS, Recovery Law Group, 309 W. 11 Street, Anderson, IL 46016
aty	Email/Text: Theladyphillips@gmail.com	Sep 20 2023 23:41:00	MARCIA Y. PHILLIPS, Marcia Y Phillips, Esq., LLM & Assoc., L, 430 Exton Square Parkway, #1568, Exton, PA 19341
tr	+ Email/Text: bncnotice@ph13trustee.com	Sep 20 2023 23:41:00	KENNETH E. WEST, Office of the Chapter 13 Standing Truste, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Sep 20 2023 23:42:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Sep 21 2023 03:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 20 2023 23:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Sep 20 2023 23:41:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14768763	Email/Text: bnc@trustamerifirst.com	Sep 20 2023 23:41:00	Amerifirst Home Improvement Finance, Attn: Bankruptcy, 11171 Mill Valley Rd, Omaha, NE 68154
14768761	+ Email/Text: backoffice@affirm.com	Sep 20 2023 23:42:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St, Floor 4, Pittsburgh, PA 15212-5862
14768762	+ EDI: GMACFS.COM	Sep 21 2023 03:26:00	Ally Financial, Attn: Bankruptcy, PO Box 380901, Bloomington, MN 55438-0901
14768766	+ EDI: CAPITALONE.COM	Sep 21 2023 03:27:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14768765	+ EDI: CAPITALONE.COM	Sep 21 2023 03:27:00	Capital One, Attn: Bankruptcy, Po Box 31293, Salt Lake City, UT 84131-0293
14805822	+ EDI: AIS.COM	Sep 21 2023 03:27:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

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Date Rcvd: Sep 20, 2023 Form ID: 309I Total Noticed: 43

Date Revu. Sep 20	5, 2025 FOIII ID. 50.	71	Total Noticed. 43
14768767	+ Email/Text: ngisupport@radiusgs.com	Sep 20 2023 23:41:00	Central Credit Services, LLC, Attn: Bankruptcy, 9550 Regency Square Blvd, Ste 500 A, Jacksonville, FL 32225-8169
14768768	+ Email/Text: bankruptcycollections@citadelbanking.com	Sep 20 2023 23:42:00	Citadel FCU, Attn: Bankruptcy, 520 Eagleview Blvd, Exton, PA 19341-1119
14768769	+ EDI: WFNNB.COM	Sep 21 2023 03:27:00	Comenity Bank/Express, Attn: Bankruptcy, Po Box 182789, Columbus, OH 43218-2789
14768770	+ EDI: WFNNB.COM	Sep 21 2023 03:27:00	Comenity Bk/Ulta, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14768771	EDI: WFNNB.COM	Sep 21 2023 03:27:00	Comenity Capital, Attn: Bankruptcy, Po Box 18125, Columbus, OH 43218
14768772	+ EDI: WFNNB.COM	Sep 21 2023 03:27:00	Comenity/Big Lots, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14768773	+ EDI: WFNNB.COM	Sep 21 2023 03:27:00	Comenity/MPRC, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14768775	+ EDI: WFNNB.COM	Sep 21 2023 03:27:00	ComenityCapital/Boscov, Attn: Bankruptcy, Po Box 182120, Columbus, OH 43218-2120
14768774	+ EDI: WFNNB.COM	Sep 21 2023 03:27:00	Comenitybank/New York, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14768776	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 20 2023 23:51:40	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
14768777	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 20 2023 23:51:58	Cws/cw Nexus, Attn: Card Services, Po Box 9201, Old Bethpage, NY 11804-9001
14768778	+ Email/Text: bankruptcy@firstelectronic.com	Sep 20 2023 23:42:00	First Electronic Bank, Attn: Bankruptcy, Po Box 521271, Salt Lake City, UT 84152-1271
14768779	+ EDI: PHINGENESIS	Sep 21 2023 03:27:00	Genesis Bankcard Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
14768781	+ EDI: PHINGENESIS	Sep 21 2023 03:27:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
14768780	+ EDI: PHINGENESIS	Sep 21 2023 03:27:00	Genesis Financial/Jared, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
14768782	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Sep 20 2023 23:41:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379
14768784	+ Email/Text: Mercury@ebn.phinsolutions.com	Sep 20 2023 23:41:00	Mercury Card Services, Attn: Bankruptcy, PO Box 84064, Columbus, GA 31908-4064
14768784	+ Email/Text: Mercury@ebn.phinsolutions.com + Email/Text: bnc@nordstrom.com	Sep 20 2023 23:41:00	Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
14768785 14768786		Sep 21 2023 11:26:20	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
14768764	+ Email/PDF: MerrickBKNotifications@Resurgent.com Email/Taxt: Bankruptey Notices@pnc.com	Sep 20 2023 23:51:40	Ollo Card Services, Attn: Bankruptcy, Po Box 9222, Old Bethpage, NY 11804-9222
	Email/Text: Bankruptcy.Notices@pnc.com	Sep 20 2023 23:41:00	BBVA, Attn: Bankruptcy, Po Box 10566, Birmingham, AL 35296
14768787	+ Email/PDF: ebnotices@pnmac.com	Sep 20 2023 23:52:26	PennyMac Loan Services, LLC, Attn: Correspondence Unit, PO Box 514387, Los Angeles, CA 90051-4387
14813549	+ Email/PDF: ebnotices@pnmac.com	Sep 20 2023 23:52:27	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
14805547	EDI: Q3G.COM	Sep 21 2023 03:27:00	Quantum3 Group LLC as agent for, Mercury Financial/First Bank & Trust, PO Box 788, Kirkland, WA 98083-0788

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 Date Rcvd: Sep 20, 2023
 Form ID: 309I
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 14768788
 + EDI: RMSC.COM
 Sep 21 2023 03:26:00
 Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

Sep 21 2023 03:26:00

14768790 + EDI: RMSC.COM
Sep 21 2023 03:26:00 Synchrony Bank/JCPenney, Attn: Bankruptcy, Po

14768791 + EDI: WTRRNBANK.COM
Sep 21 2023 03:27:00 Target Nb, Attn: Bankruptcy, Mailstop BT PO

Box 9475, Minneapolis, MN 55440-9475

14768792 + Email/Text: electronicbkydocs@nelnet.net Sep 20 2023 23:41:00 USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860,

Madison, WI 53707-7860

Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064

Box 965060, Orlando, FL 32896-5060

TOTAL: 42

14768789

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

aty *+ KENNETH E. WEST, Office of the Chapter 13 Standing Truste, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

+ EDI: RMSC.COM

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 22, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 20, 2023 at the address(es) listed below:

Name Email Address

CHRISTINE C. SHUBERT

on behalf of Trustee CHRISTINE C. SHUBERT christine.shubert@comcast.net J100@ecfcbis.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

MARCIA Y. PHILLIPS

on behalf of Joint Debtor Haley Rose Shermer mphillips@recoverylawgroup.com

MARCIA Y. PHILLIPS

on behalf of Debtor Wilfredo Andujar Jr. mphillips@recoverylawgroup.com

MICHAEL PATRICK FARRINGTON

on behalf of Creditor PENNYMAC LOAN SERVICES LLC mfarrington@kmllawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

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Information to id	entify the case:	-			
Debtor 1:	Wilfredo Andujar Jr.	Social Security number or ITIN: X	xx-xx-7022		
	First Name Middle Name Last Name	EIN:			
Debtor 2:	Haley Rose Shermer	Social Security number or ITIN:	xxx-xx-7227		
(Spouse, if filing)	ise, if filing) First Name Middle Name Last Name EIN:	EIN:			
United States Bank	ruptcy Court: Eastern District of Pennsylvania	Date case filed in chapter:	7	3/28/23	
Coop number:	23_10882_nmm	Date case converted to chapter:	13	7/27/23	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Wilfredo Andujar Jr.	Haley Rose Shermer
2.	All other names used in the last 8 years		
3.	Address	47 Colonial Circle Aston, PA 19014	47 Colonial Circle Aston, PA 19014
		MARCIA Y. PHILLIPS	Contact phone 856-282-1100
	Debtor's attorney Name and address	Marcia Y Phillips, Esq., LLM & Assoc., LLC 430 Exton Square Parkway, #1568 Exton, PA 19341	Email: Theladyphillips@gmail.com
	Bankruptcy trustee	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Contact phone 215–627–1377
	Name and address		Email: ecfemails@ph13trustee.com
6.	Bankruptcy clerk's office	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office 9:00 A.M. to 4:00 P.M;
	Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .		Reading Office — 9:00 A.M. to 4:00 P.M.
			Contact phone (215)408–2800
			Date: 9/20/23

For more information, see page 2

Debtor Wilfredo Andujar Jr. and Haley Rose Shermer

Official Form 309I

Case number 23-10882-pmm

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	November 15, 2023 at 11:15 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (267) 362–3661, Enter Meeting ID 224 079 6575, and Passcode 6266025562 For additional meeting info. go to https://www.justice.gov/ust/moc	
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	Filing deadline: 1/16/24 a discharge	
	 a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 10/5/23	
	Deadline for governmental units to file a proof of claim:	Filing deadline: 9/25/23	
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be proof of claim even if your claim is listed in the schedules that the d Secured creditors retain rights in their collateral regardless of whet claim submits the creditor to the jurisdiction of the bankruptcy court example, a secured creditor who files a proof of claim may surrenderight to a jury trial.	paid on your claim. To be paid, you must file a ebtor filed. ner they file a proof of claim. Filing a proof of , with consequences a lawyer can explain. For	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$206.00 The hearing on confirmation will be held on: 1/9/24 at 01:00 PM, Location: Courtroom #1, 900 Market Street, P		
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.		
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirmation and appear at the confirmation hearing. A copy of the plan, if representation the confirmation hearing is not indicated on this notice, you will be adebtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at that the law does not authorize an exemption that debtors claimed,	st file a list of property claimed as exempt. https://pacer.uscourts.gov. If you believe	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt. However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	scharged until all payments under the plan t the debt from the debtors personally except ed from discharge under 11 U.S.C. § ne bankruptcy clerk's office by the deadline. If	

Notice of Chapter 13 Bankruptcy Case page 2